Term deposit “Oddiy”

Product passport

Active from 03.11.2026

1. GENERAL TERMS

Type	Term deposit
Currency	National currency (UZS), US Dollar (USD), Euro (EUR)
Opening method	At bank branches, in the mobile application
Minimum amount	500,000 UZS / 100 USD / 100 EUR
Term	3, 6, 12 months
Replenishment	Available within the first 3 (three) months from the opening date
Partial withdrawal	Not available
Capitalization	Not available
Auto-renewal	Not available

2. INTEREST RATE AND PAYMENT PROCEDURE

Interest is accrued from the day after receipt of funds until the day before the deposit is closed. When opening a deposit, the client chooses one of two interest payment methods:

- **Payment at maturity:** Accrued interest is paid in full on the day the deposit term ends, along with the principal amount.
- **Monthly payment:** Accrued interest is transferred on monthly basis, and principal amount is paid on the day of expiration of the deposit.

3. INTEREST RATES (% PER ANNUM)

3.1. For deposits in national currency (UZS) opened in the mobile application

Term (months)	3 months	6 months	12 months
% at maturity	16,5%	16,5%	17,0%
% monthly	16,0%	15,5%	16,0%

For deposits in national currency (UZS) opened at bank branches

Term (months)	3 months	6 months	12 months
% at maturity	16,0%	16,0%	16,5%
% monthly	15,5%	15,5%	15,5%

3.2. For deposits in US dollars (USD) opened in the mobile application

Term (months)	3 months	6 months	12 months
% at maturity	X	X	3,8%
% monthly	X	X	3,5%

For deposits in US dollars (USD) opened at bank branches

Term (months)	3 months	6 months	12 months
% at maturity	2,3%	2,8%	3,3%
% monthly	2,0%	2,5%	3,0%

3.3. For deposits in EURO (EUR) opened at bank branches

Term (months)	3 months	6 months	12 months
% at maturity	0,5%	1,5%	2,5%
% monthly	0,4%	1,0%	2,0%

4. EARLY WITHDRAWAL TERMS

Early withdrawal of the deposit is available at any time during the term of the agreement. The accrued and paid interest is recalculated at an annual rate of 0%. Previously paid interest income is deducted from the remaining deposit amount.

5. GUARANTEE

Citizens' deposits are guaranteed by the Law of the Republic of Uzbekistan "On guarantees for the protection of citizens' deposits in banks». Banks of the Republic of Uzbekistan ensures the stability of the banking system, and also serves as a guarantee for the return of up to 200 million soums in deposits of the population. Repayment deadlines in case of an insured event:

- from January 1, 2026 — within 15 working days;
- from January 1, 2027 — within 7 working days.